

Debtor 1 Ann Elizabeth Nadeau

Debtor 2 \_\_\_\_\_  
(Spouse, if filing)

United States Bankruptcy Court for the: Northern District of TX  
(State)

Case number 18-32958-sgj13

## Official Form 410S2

### Notice of Postpetition Mortgage Fees, Expenses, and Charges 12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any fees, expenses, and charges incurred after the bankruptcy filing that you assert are recoverable against the debtor or against the debtor's principal residence.

File this form as a supplement to your proof of claim. See Bankruptcy Rule 3002.1.

Name of creditor: U.S. BANK TRUST NATIONAL ASSOCIATION,  
AS TRUSTEE OF THE IGLOO SERIES III TRUST

Court claim no. (if known): 4

Last 4 digits of any number you use to identify the debtor's account: 0 9 1 8

Does this notice supplement a prior notice of postpetition fees, expenses, and charges?

☒ No

☐ Yes. Date of the last notice: \_\_\_\_/\_\_\_\_/\_\_\_\_

#### Part 1: Itemize Postpetition Fees, Expenses, and Charges

Itemize the fees, expenses, and charges incurred on the debtor's mortgage account after the petition was filed. Do not include any escrow account disbursements or any amounts previously itemized in a notice filed in this case or ruled on by the bankruptcy court.

Description	Dates incurred	Amount
1. Late charges	_____	(1) \$ _____
2. Non-sufficient funds (NSF) fees	_____	(2) \$ _____
3. Attorney fees	_____	(3) \$ _____
4. Filing fees and court costs	_____	(4) \$ _____
5. Bankruptcy/Proof of claim fees	<u>11/06/18</u>	(5) \$ <u>550.00</u>
6. Appraisal/Broker's price opinion fees	_____	(6) \$ _____
7. Property inspection fees	_____	(7) \$ _____
8. Tax advances (non-escrow)	_____	(8) \$ _____
9. Insurance advances (non-escrow)	_____	(9) \$ _____
10. Property preservation expenses. Specify: _____	_____	(10) \$ _____
11. Other. Specify: _____	_____	(11) \$ _____
12. Other. Specify: _____	_____	(12) \$ _____
13. Other. Specify: _____	_____	(13) \$ _____
14. Other. Specify: _____	_____	(14) \$ _____

The debtor or trustee may challenge whether the fees, expenses, and charges you listed are required to be paid. See 11 U.S.C. § 1322(b)(5) and Bankruptcy Rule 3002.1.

**The Law Offices of Michelle Ghidotti**

5120 E. La Palma Avenue, Suite 206

Anaheim Hills, CA 92807 0000

Phone No: (949) 354-2601

Fax No: (949) 200-4381

**Bankruptcy - Bankruptcy Services - INVOICE**

BSI Financial Services Inc.

Bob Jablonski

1425 Greenway Drive

Irving, TX 75038

Re: STEPHEN GERARD  
NADEAU  
900 BRISTOL CT  
SOUTHLAKE, TX 76092  
Redacted

Loan #:

Loan Type: Conventional

Inv. ID / Cat. ID: 04668 / 04668

Cost Center:

CONV Case No:

GSE Code:

GSE REO Rem. Code:

Original Mortgage Amount: \$0.00

Litigation Status Code:

Man Code:

BK Case No: 18-32958

BK Chapter: 13

Invoice #:

Nadeau - 20826

Invoice Status:

Check Confirmed

Input By:

Ariel Del Pinto

Date Submitted:

12/7/2018

Invoice Date:

12/7/2018

Vendor Ref #:

Vendor Code:

GHIDLAW

Payee Code:

2245176

Type:

Non Judicial

Referral Date

10/1/2018

Acquisition Date:

Paid in Full Date:

N/A

Foreclosure Removal

N/A

HiType

Class Code

Invoice ID: 244070683

Asset Number:

Outsourcer:

SubmittedDate	1st Reviewed Date	Last Reviewed	Accepted Date	Approved Date	Chk Requested	Chk Confirmed
12/7/2018			12/7/2018	12/17/2018	12/17/2018	12/18/2018

Fee Description(s)	W/H Aff.Ind	Item Date	Qty	Item Price	Orig. Billed	Adjust	Net
Attorney Fees - Proof of Claim		11/06/2018	1	\$550.00	\$550.00	\$0.00	\$550.00

**Note: Recoverable - Flat Fee - Preparation and Filing of Proof of Claim, including preparation of attachment B410A**

\$550.00	\$0.00	\$550.00
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<b>Total:</b>	\$550.00	\$0.00	\$550.00
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**Invoice Level Exceptions**

None

**Invoice Level Comment**

None

Debtor 1 Ann Elizabeth Nadeau  
First Name Middle Name Last Name

Case number (if known) 18-32958-sgj13

**Part 2:** Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

*Check the appropriate box.*

☐ I am the creditor.

☒ I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

**X** /s/ Michelle R. Ghidotti-Gonsalves  
Signature

Date 6 / 10 / 2019

Print: Michelle R. Ghidotti-Gonsalves  
First Name Middle Name Last Name

Title Authorized Agent

Company Ghidotti|Berger LLP

Address 1920 Old Tustin Avenue  
Number Street  
Santa Ana CA 92705  
City State ZIP Code

Contact phone (949) 427 - 2010

Email mghidotti@ghidottiberger.com

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Attorney for Creditor

U.S. BANK TRUST NATIONAL ASSOCIATION, AS TRUSTEE OF THE IGLOO SERIES  
III TRUST

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF TEXAS - DALLAS DIVISION

In Re:	)	CASE NO.: 17-20182
	)	
Ann Elizabeth Nadeau,	)	CHAPTER 13
	)	
Debtor.	)	<b>CERTIFICATE OF SERVICE</b>
	)	
	)	
	)	
	)	
	)	
	)	
	)	
	)	

**CERTIFICATE OF SERVICE**

I am employed in the County of Orange, State of California. I am over the age of  
eighteen and not a party to the within action. My business address is: 1920 Old Tustin  
Avenue, Santa Ana, CA 92705.

I am readily familiar with the business's practice for collection and processing of  
correspondence for mailing with the United States Postal Service; such correspondence would  
be deposited with the United States Postal Service the same day of deposit in the ordinary  
course of business.

On June 10, 2019 I served the following documents described as:

• **NOTICE OF POSTPETITION MORTGAGE FEES, EXPENSES, AND CHARGES**

on the interested parties in this action by placing a true and correct copy thereof in a sealed envelope addressed as follows:

(Via United States Mail)

<b>Debtor</b> Ann Elizabeth Nadeau 900 Bristol Court Southlake, TX 76092	<b>Trustee</b> Thomas Powers 105 Decker Court, Ste 1150 Irving, TX 75062
<b>Debtor's Counsel</b> Marcus B. Leinart Leinart Law Firm 11520 N. Central Expressway Suite 212 Dallas, TX 75243	<b>U.S. Trustee</b> United States Trustee 1100 Commerce Street Room 976 Dallas, TX 75242

xx (By First Class Mail) At my business address, I placed such envelope for deposit with the United States Postal Service by placing them for collection and mailing on that date following ordinary business practices.

       Via Electronic Mail pursuant to the requirements of the Local Bankruptcy Rules of the Eastern District of California

xx (Federal) I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

Executed on June 10, 2019 at Santa Ana, California

/s/ Enrique Alarcon  
Enrique Alarcon